



General Assembly

January Session, 2003

***Raised Bill No. 919***

LCO No. 3205

Referred to Committee on Insurance and Real Estate

Introduced by:  
(INS)

***AN ACT CONCERNING THE APPROVAL OF HEALTH INSURANCE  
PLANS WITH FLEXIBLE BENEFIT DESIGNS.***

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1       Section 1. (NEW) (*Effective October 1, 2003*) Notwithstanding any  
2       provision of chapter 700c of the general statutes, the Insurance  
3       Commissioner shall adopt regulations, in accordance with chapter 54  
4       of the general statutes, to provide for the approval and design of  
5       health insurance plans that offer flexible benefits designed to reduce  
6       health insurance premiums. As used in this section, "health insurance  
7       plans that offer flexible benefits designed to reduce health insurance  
8       premiums" include, but are not limited to: (1) Plans that offer choices  
9       between large and small provider networks; (2) plans that offer  
10      different deductibles depending on the health care facilities used; (3)  
11      plans that use both deductibles and coinsurance; and (4) plans that  
12      offer prescription drug benefits which use both deductibles and  
13      coinsurance.

This act shall take effect as follows:	
Section 1	<i>October 1, 2003</i>

***Statement of Purpose:***

To require the Insurance Commissioner to permit the approval and sale of health insurance plans that are designed to reduce insurance premiums by offering, among other things, choices between large and small provider networks, different deductibles depending on the health care facility used, the use of both deductibles and coinsurance, or prescription drug benefits that use both deductibles and coinsurance.

*[Proposed deletions are enclosed in brackets. Proposed additions are indicated by underline, except that when the entire text of a bill or resolution or a section of a bill or resolution is new, it is not underlined.]*